

The following information is disclosed in accordance with the CBRC Guidelines on the LCR Disclosure of Commercial Banks Appendix I Quantitative Information Disclosure of Liquidity Coverage Ratio Using Advanced Approaches

## QUANTITATIVE INFORMATION DISCLOSURE OF LIQUIDITY COVERAGE RATIO

*In RMB millions, except for percentages*

| No.                               |  | First quarter 2017      |                      |
|-----------------------------------|--|-------------------------|----------------------|
|                                   |  | Total un-weighted value | Total weighted value |
| <b>HIGH-QUALITY LIQUID ASSETS</b> |  |                         | 4,374,152            |
| 1                                 | Total high-quality liquid assets (HQLA)  |                         |                      |
| <b>CASH OUTFLOWS</b>              |  |                         |                      |
| 2                                 | Retail deposits and deposits from small business customers, of which:                  | 9,262,853               | 923,511              |
| 3                                 | Stable deposits  | 43,202                  | 1,546                |
| 4                                 | Less stable deposits   | 9,219,651               | 921,965              |
| 5                                 | Unsecured wholesale funding, of which:   | 10,272,581              | 3,554,165            |
| 6                                 | Operational deposits (excluding those generated from correspondent banking activities) | 5,668,710               | 1,374,010            |
| 7                                 | Non-operational deposits (all counterparties)  | 4,555,524               | 2,131,808            |
| 8                                 | Unsecured debt   | 48,347                  | 48,347               |
| 9                                 | Secured funding  |                         | 23,173               |
| 10                                | Additional requirements, of which:   | 3,481,174               | 1,442,907            |
| 11                                | Outflows related to derivative exposures and other collateral requirements             | 1,257,746               | 1,257,746            |
| 12                                | Outflows related to loss of funding on debt products                                   | -                       | -                    |
| 13                                | Credit and liquidity facilities  | 2,223,428               | 185,161              |
| 14                                | Other contractual funding obligations  | 45,607                  | 45,420               |
| 15                                | Other contingent funding obligations   | 1,038,511               | 24,236               |
| 16                                | <b>TOTAL CASH OUTFLOWS</b>   |                         | 6,013,412            |
| <b>CASH INFLOWS</b>               |  |                         |                      |
| 17                                | Secured lending (including reverse repos and securities borrowing)                     | 466,977                 | 205,863              |
| 18                                | Inflows from fully performing exposures  | 1,350,134               | 931,964              |
| 19                                | Other cash inflows   | 1,266,878               | 1,260,670            |
| 20                                | <b>TOTAL CASH INFLOWS</b>  | 3,083,989               | 2,398,497            |
|                                   |  |                         | Total adjusted value |
| 21                                | <b>TOTAL HQLA</b>  |                         | 4,374,152            |
| 22                                | <b>TOTAL NET CASH OUTFLOWS</b>   |                         | 3,614,915            |
| 23                                | <b>LIQUIDITY COVERAGE RATIO</b>  |                         | 121.33%              |

Note: Data of the above table are all the simple arithmetic means of the 90 natural days' figures of the recent quarter.